



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)  Sheet 1 of 1				Complete if Known	
				Application Number	09/804,942
				Filing Date	March 13, 2001
				First Named Inventor	Broadbent
				Art Unit	
				Examiner Name	
				Attorney Docket Number	020529CIP

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
<i>fl</i>		5,995,947	11-30-1999	Fraser et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>2</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>

Examiner Signature	<i>A. Colbert</i>	Date Considered	2-1-07
-----------------------	-------------------	--------------------	--------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	09/804,942		
		Filing Date	March 13, 2001		
		First Named Inventor	Broadbent		
		Art Unit			
		Examiner Name			
Sheet	1	of	1	Attorney Docket Number	020529CIP

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
<i>JS</i>		5,995,947	11-30-1999	Fraser et al.	
		6,076,072	06-13-2000	Libman	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
		Patent Cooperation Treaty ("PCT") International Search Report	

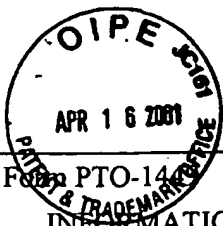
**RECEIVED**  
SEP 15 2003  
**GROUP 3600**

Examiner Signature	<i>[Signature]</i>	Date Considered	2-1-07
-----------------------	--------------------	--------------------	--------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/08 (2-92)  
Sheet 1 of 3

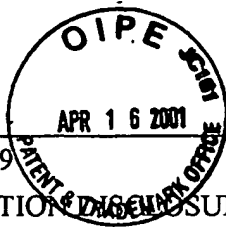
<b>Form PTO-14</b> <b>INFORMATION DISCLOSURE CITATION</b> <b>IN AN APPLICATION</b> <i>(Use several sheets if necessary)</i>	Docket Number 437312000120	Application Number 09/804,942
	Applicant <b>D. F. BROADBENT et al.</b>	
	Filing Date March 13, 2001	Group Art Unit To Be Assigned
	Mailing Date April 9, 2001	

## U.S. PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Name	Class	Subclass	Filing Date If Appropriate
4C	1.	12/16/80	4,239,936	Sakoe			
4C	2.	11/10/92	5,163,083	Dowden et al.			
	3.	3/6/01	6,199,043 B1	Happ			
	4.	9/27/88	4,774,664	Campbell et al.			
	5.	10/24/89	4,876,648	Lloyd			
	6.	12/21/93	5,272,623	Grubb et al.			
	7.	3/11/97	5,611,052	Dykstra et al.			
	8.	7/1/97	5,644,726	Oppenheimer			
	9.	11/18/97	5,689,650	McClelland et al.			
	10.	11/25/97	5,692,206	Shirley et al.			
	11.	3/31/98	5,734,890	Case et al.			
	12.	9/15/98	5,809,478	Greco et al.			
	13.	10/6/98	5,819,230	Christie et al.			
	14.	10/6/98	5,819,249	Dohanich et al.			
	15.	2/9/99	5,870,721	Norris			
	16.	2/16/99	5,873,066	Underwood et al.			
	17.	5/25/99	5,907,828	Meyer et al.			
	18.	7/27/99	5,930,775	McCauley et al.			
	19.	7/27/99	5,930,776	Dykstra et al.			
	20.	8/17/99	5,940,812	Tengel et al.			
	21.	10/12/99	5,966,699	Zandi			
	22.	10/12/99	5,966,700	Gould et al.			
	23.	11/9/99	5,983,206	Oppenheimer			
4C	24.	11/23/99	5,991,745	Kiritz			
4C	25.	11/30/99	5,995,947	Fraser et al.			

EXAMINER: *E. Solberg*DATE CONSIDERED: *2-1-07*

EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.



<b>Form PTO-1449</b> <b>INFORMATION DISCLOSURE CITATION</b> <b>IN AN APPLICATION</b> <i>(Use several sheets if necessary)</i>	Docket Number 437312000120	Application Number 09/804,942
	Applicant D. F. BROADBENT et al.	
	Filing Date March 13, 2001	Group Art Unit To Be Assigned
	Mailing Date April 9, 2001	

	26.	1/25/00	6,018,722	Ray et al.			
	27.	2/22/00	6,029,144	Barrett et al.			
	28.	2/22/00	6,029,149	Dykstra et al.			

**FOREIGN PATENT DOCUMENTS**

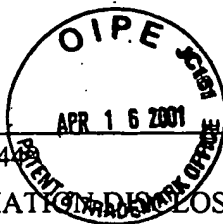
Examiner Initials	Ref. No.	Date	Document No.	Country	Class	Subclass	Translation YES NO

**OTHER DOCUMENTS***(including author, title, Date, Pertinent Pages, Etc.)*

Examiner Initials	Ref. No.	Title
	29.	M. Arend, "New automated experts ready for lenders", ABA Banking Journal vol. 84, no. 1, (1992), pp. 61-62.
	30.	"New software available for commercial loan underwriting", America's Community Banker vol. 5, no. 9, (1996), pg. 42.
	31.	D. Baker et al., "Providing Customized Process and Situation Awareness in the Collaboration management Infrastructure", IEEE 1999, pp. 79-91.
	32.	P. Britt, "Automated Underwriting Expedites Appraisals", America's Community Banker, (1997), pp. 17-20.
	33.	P. Coleman, "Flexibility key to Web-enabling mortgage origination business", SunServer (2000) www.pcinews.com/sun/sun0500/mortgage.htm. 8 pgs.
	34.	J. Day, "New Freddie Mac Mortgage System Means Less Time, More Links", Bank Systems Technology (1994), pgs. 31-32.
	35.	Easy Soft, Inc., HUD software products, www.easysoft-usa.com/hud.htm, 4/14/00, 2 pgs.
	36.	D. L. Edwards et al., "Toward Knowledge Management Systems in the Legal Domain", Int. ACM SIGGROUP Conference on Supporting Group Work Nov. 16-19, 1997, Arizona, pp. 158-166.
	37.	"Fannie Mae: Home Loans In 60 Minutes", Bank Systems & Technology vol. 32, no. 6, (June 1995) pgs. 14-16.
	38.	"Fannie Mae Releases Upgraded Automated Underwriting Software", America's Community Banker, June 1997, pp. 46-47.
	39.	A. Foekens et al., "Facilitating International Electronic Commerce by Formalizing the Incoterms",

**EXAMINER:****DATE CONSIDERED:**

EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.



PTO/SB/08 (2-92)  
Sheet 3 of 3

<b>Form PTO-14</b> <b>INFORMATION DISCLOSURE CITATION</b> <b>IN AN APPLICATION</b> <i>(Use several sheets if necessary)</i>	Docket Number 437312000120	Application Number 09/804,942
	Applicant D. F. BROADBENT et al.	
	Filing Date March 13, 2001	Group Art Unit To Be Assigned
	Mailing Date April 9, 2001	

	IEEE Computer Society (1997), pp. 459-467.
40.	Framework, Inc. Unveils Industry's First Internet Mortgage Processing System (1999), Press Release, <a href="http://www.lendware.com/Pr0303a99.htm">www.lendware.com/Pr0303a99.htm</a> , 4 pgs.
41.	"HudworX for Windows", Marzanne Computers, Inc., Legal Real Estate HUD RESPA closing software, <a href="http://www.easysoft-usa.com/hud.htm">www.easysoft-usa.com/hud.htm</a> , 4/14/00, 2 pgs.
42.	R. M. Lee, "A Messenger Model for Navigating Among Bureaucratic Requirements", IEEE Comp. Soc. 1997, pp. 468-477.
43.	S. Marlin, "Residential lender homes loan processes", Bank Systems & Technology vol. 34, no. 5, (1997), pg. 42.
44.	M. McGann, "Mortgage solution eases application process via World Wide Web", Bank Systems & Technology vol. 34, no. 5, (1997), pg. 22.
45.	V. Moss, "A thumbnail sketch of RESPA", Credit Union Magazine vol. 66, no. 1, (Jan 2000), pp. 38-39.
46.	R. Roberson et al., "Software" Mortgage Banking vol. 52, no. 5, (1992), pp. 81-84.
47.	H. Schneider, "Great strides in industry automation", Mortgage Banking vol. 55, no. 2, (1994), pp. 10-16.
48.	G. E. Mitchel et al., "A twentysomething does online lending", Mortgage Banking vol. 60, no. 6, (Mar 2000), pp. 84-92.
49.	J. E. Pitkow et al., "Towards an intelligent publishing environment", Computer Networks and ISDN Systems, 27, (1995) pp. 729-737.
50.	Reesa <sup>TM</sup> Real Estate Closing Software, Overview, <a href="http://www.reesa.com/reesa.htm">www.reesa.com/reesa.htm</a> , 4/14/00, 2 pgs.
51.	RESPA Regulations, Real Estate Settlement Procedures Act, Fed. Reg. 6/7/96, vol. 61, no. 111, 8 pgs.
52.	S. Paul et al., "RainMan: A Workflow System for the Internet", USENIX Symposium on Internet Technologies and Systems, Dec. 8-11, 1997, pp. 159-170.

EXAMINER:	DATE CONSIDERED: 2-7-07
EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.	